

Insurance 101

The Secret to Wet Weather Driving

Take a blanket of leaves, mix in some water and what do you get? A real driving challenge. Driving in the rain is tough enough, but when you add fallen leaves, it can be even more treacherous. But you can show your mettle when you pedal by following these best practices:

Be ready

Prevent tired tires. Keeping your tires in good working condition is the first important step to driving safely in rain—or any other conditions. That means ensuring you have enough tread and pressure.

Let in the light. Your headlights need some TLC, just like other parts of your car. The brighter they are, the better you can see what lies ahead. Also, drive with your lights on—in low beams, not the high ones, which can reflect rain.

Sole solution. If you walk in water before getting into the car, consider drying the soles of your shoes, so they're not likely to slip off the pedals.

Harness your safety. In rain or in sun, before starting the car, always buckle up.

Be careful

Plane speaking. Hydroplaning is dangerous and something you want to avoid. It happens when your tires ride on top of wet pavement, rather than making contact with it, and can cause you to skid. Hydroplaning is more likely when you're traveling at high speeds, or your tires are worn or not sufficiently inflated.

Take it slow. When it's raining or the roadway is wet, it's best to reduce your speed by a third and increase your following distance. Use extra caution when taking curves, making turns or blending into traffic.

Deep water diversion. Avoid driving through flooded areas, which can saturate your brakes. If you do go through a deep patch of water, drive slowly and brake lightly to dry them out.

Swerve savvy. You've probably heard this before: the safest way to handle your car if you skid is to steer into the direction of the slide and slowly take your foot off the gas. This has the effect of bringing the rear of your car in line with the front, giving you back your control.

And when it comes to insurance, don't leave it for a rainy day. Make sure you enough coverage now; call your Independent Agent to find out.

Sources: New York Department of Motor Vehicles, Nevada Department of Transportation, Texas Department of Insurance, Portland Bureau of Transportation